

ANNEXURE-F

Checklist on identification and physical verification of the existing/ proposed immovable properties mortgaged / to be mortgaged as primary/ collateral security.

Physical verification of the properties mortgaged to the Bank must be meticulously carried out in cases of all loans as detailed below.

Name of the Branch / Business Unit: SBI, MIDC SATARA BRANCH

Name(s) of the Inspecting Officials: Ms. SHWETA SABLE

No	Parameters	Details	Checked (Y/N)
1.	Name of the title holder of the property(ies)	Mr. Prakash Sampatrao Chorge	Y
2.	Whether Borrower(s) or Guarantor(s)	Borrower	Y
3.	Constitution of the Borrower(s)/Guarantor(s)	Proprietorship	Y
4.	Description of documents scrutinized	1.Copy of 7/12 Extract plan No.STR-2-963-2021 2.Copy of N.A. Order No. 2803	Y
5.	Description of property(ies) Address	Gat No. 156/2, Plot No. 1,8,33,36 Mouje Chorgewadi, Tal. Satara, Dist.Satara	
	Survey / Door No.	Gat No. 156/2, Plot No. 1,8,33,36	Y
	Extent	Total 26265.16 Sq. Ft.	Y
	Location	Mouje Chorgewadi, Tal. Satara	Y
	Boundaries	East- differ as per Plot No and Plot No. refer Valuation report	Y
		West- differ as per Plot No and Plot No. refer Valuation report	Y
		North- differ as per Plot No and Plot No. refer Valuation report	Y
		South- differ as per Plot No and Plot No. refer Valuation report	
6.	Location details	Mouje Chorgewadi, Tal. Satara	Y
7.	Prominent Landmark	Mouje Chorgewadi, Tal. Satara	Y
8.	Nearest Bus stop		Y
9.	Details of enquiries made with neighbors regarding ownership / valuation	No dispute or litigation heard/found according to talk to neighbors.	Y

10. Critical aspects to be verified -

Properties to be accepted as security only if the answer is "Yes" to the following:

Particulars	Y/N
Is / Are the property (ies) identifiable?	Y
Is / Are the property (ies) properly demarcated?	Y
Is / Are the property (ies) accessible from the main road? (The property should be legally accessible through normal carriers to transport goods to factories/ houses, as the case may be)	Y

11. Extra care to be taken, if the answer to the following is "Yes" and proper Mitigation justifications to be provided.



Particulars	Y/N	If Yes (Mitigation/ Justification)
i) Is / Are the property (ies) "Agricultural Land"?	N	
ii) Is/Are the property (ies) used for running Hospital/ School/ College/ Old age homes?	N	
iii) Is / Are the property (ies) situated in SEZ/EPZ/Forest /Coastal area?	N	
iv) Is / Are the property (ies) tenanted before date of mortgage?	N	
v) Is the Bank's interest protected if the property (ies) is/are tenanted?	Y	If No, (Mitigation/ Justification):
vi) Is / Are there encroachments on the property (ies)?	N	
vii) Is/ Are the area of the property (ies) and its boundaries are the same as given in the Title deed?	Y	If No, (Mitigation/ Justification):
viii) Will there be any impact on future realisability of properties due to existence of the neighbouring properties (e.g. burial ground etc)	N	

12. Extra care to be taken, if the answer to the following is "No" and proper mitigation/justifications to be provided.

Particulars	Y/N	If Yes (Mitigation/ Justification)
i) Is/Are the Property (ies) in possession of the Owner/ Title Holder?	Y	

Certificate

a. We confirm that we have personally visited the property to be accepted as Mortgage on _____ and certify that the details given in the TIR conform to our finding.

b. We have enquired the price of the property in the area and we found that our valuations are in line with the trend and are reasonable.

c. We confirm that physical verification of the property has been conducted by us independently and a photograph (e.g. selfie) of the property along with the borrower has been taken as integral part of inspection and kept it with security documents. Digital date has been imprinted on the photograph.

d. We confirm that there will be no issues in enforcing our security based on the information available as on date.

	CSO / Field Officer / Authorised Officer	RM / Branch Head / Unit Head
Signature		
Name	PRADEEP CHOPADE	SHWETA SABLE
Designation	CSO	RMSME
Branch / Unit	MIDC SATARA	MIDC SATARA
Date	24/05/2024	24/05/2024

VALUATION REPORT

Valuation for : The Manager,
State Bank Of India. Branch -MIDC. Satara.

Name of borrower : Mr. Prakash Sampatrao Chorge.

Name of owner : Mr. Prakash Sampatrao Chorge.

Location of property : Non-agriculture Plot bearing
S.N. 156/2, Plot no. 1, 8, 33, 36,
Near Kaas Road, At. Chorgewadi,
Tal. & Dist. Satara,
415002. [Maharashtra].



UMESH V. BHONSALE B.E.[Civil] MIE. FIV.MICA.

Pruthviraj U. BHONSALE B.E. [Civil].

Govt. Registered Income Tax Valuer & Chartered Engineer.

Satara Office.--- Flat No.5, First Floor, Kaveri Appt. C.S.No.465 A/1 &2, Opp-Kadam Baug, Near Old R.T.O. Office, Satara.-415001. Phone No. [02162] 226277

Pune Office.---Flat No.5, 'Nathai Apartment', Plot No.1, Mahesh Soc. Opp-Kirti Car Décor, Above Wai Urban Bank Ltd. Bibvewadi. Pune.- 411037. Phone-020 / 24412094.

E-mail-umeshbhonsale@yahoo.in

Mobile-9823048115, 9766000449.

Govt. Registered Valuer

Regd. No. CAT—I/7—2001.

Fellow—F-Category—11460 Institution Of Valuers

Chartered Engineer

Membership No. M / 1243351/1.

Mobile No.9823048115. 9766000449,9673017070

E-mail—umeshbhonsale@yahoo.in**UMESH V. BHONSALE.****B.E.[Civil]MIE. FIV.MICA.****PRUTHVIRAJ U. BHONSALE.****B.E.[Civil].****Govt. Registered Income Tax Valuers,****Chartered Engineer & Arbitrators.**

Satara Office:Flat No.5, First Floor, Kaveri Appt. C.S.No.465 A/1 &2,Opp—Kadam Baug, Near Old R.T.O. Office, Satara.-415001.
 Pune Office:---Flat No.5, 'Nathai Apartment', Plot No.1, Mahesh Soc. Opp-Kirti Car Décor, Bibvewadi.Pune.411037.

Ref. No.: 859/UVB/2023

Date: 18/10/2023

The Regional Manager,
 State Bank Of India.
 MIDC.Satara.

Ref: Valuation for :

Name of borrower : Mr. Prakash Sampatrao Chorge.

Owner of property : Mr. Prakash Sampatrao Chorge.

Location of property : Non-agriculture Plot bearing S.N. 156/2, Plot no. 1, 8, 33, 36, Near Kaas Road, At. Chorgewadi, Tal. & Dist. Satara, 415002. [Maharashtra].

Respected Sir,

My assistant Mr. Hanmant Chavan visited above said site on 16/10/2023

At this Stage -

Market Value	Rs.1,57,60,000.00	Rupees One Crore Fifty Seven Lakhs Sixty Thousand Only
<u>Realizable Value 95%</u>	Rs.1,49,72,000.00	Rupees One Crore Forty Nine Lakhs Seventy Two Thousand Only
Distress Value 80%	Rs.1,26,08,000.00	Rupees One Crore Twenty Six Lakhs Eight Thousand Only
<u>Guideline Value</u>	Rs.26,37,000.00	Rupees Twenty Six Lakhs Thirty Seven Thousand Only

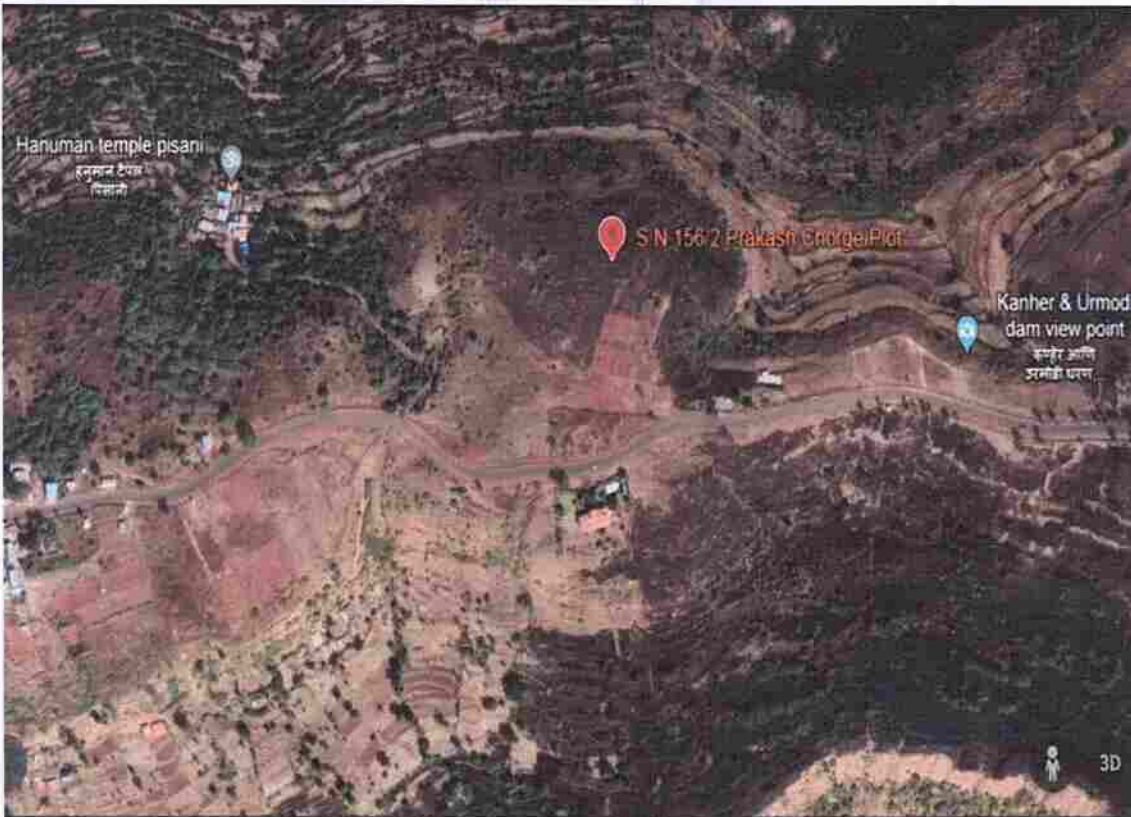
This report has 20 pages.

Thanking you.



Umesh V. Bhonsale
 B.E.[Civil] MIE.FIV.MICA.
 Govt. Registered Valuer
 Licence No.-CAT—I/7—2001.
 Chartered Engineer
 MIE— M/124335/1

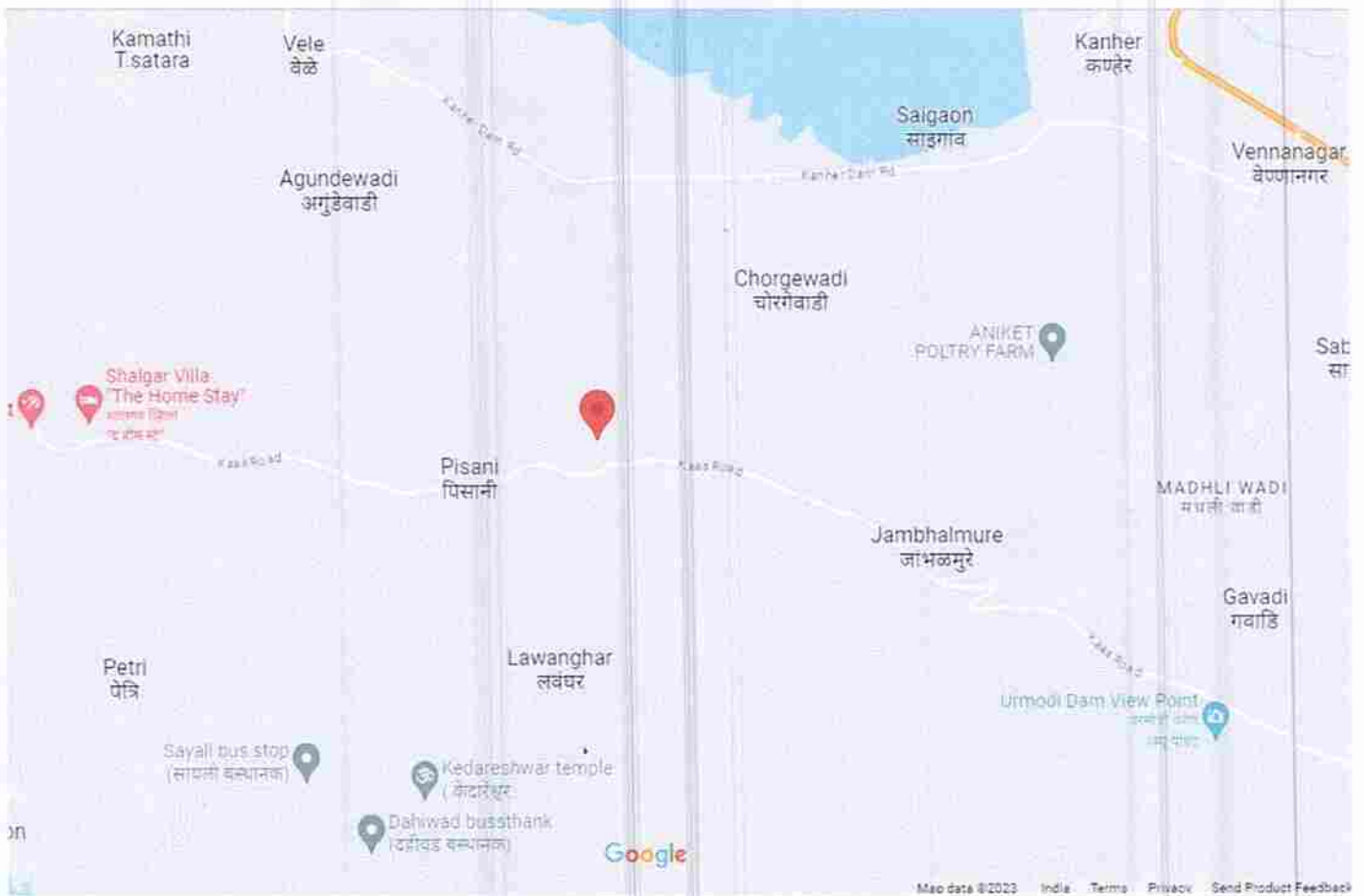


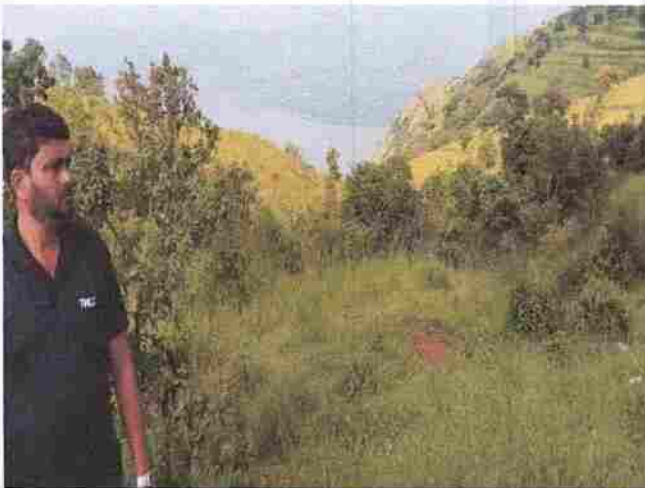


Latitude: 17° 42' 46.2"N

Longitude: 73° 53' 37.7"E

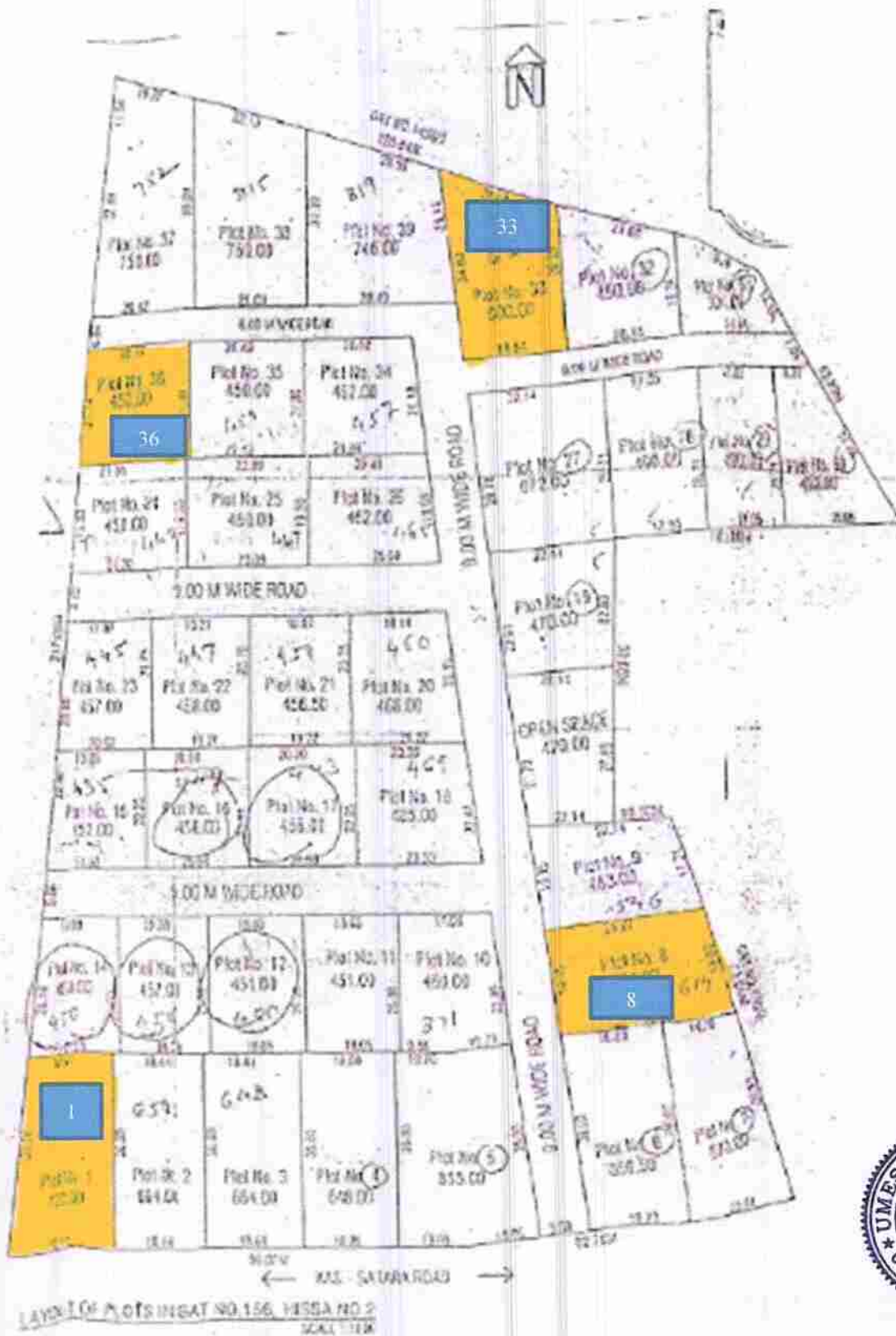






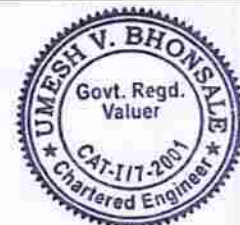
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SALE INSTANCE:[illegible]

Saledeed No.276/2016-Dt.02/04/2016-Rs.17,50,000.00
Plot Area=132.40 Sq.m.
Plot Rate Rs.13,217.52 Per Sq.m.=1227.94 Per Sq.ft.



Govt. Registered Valuer

Regd. No. CAT-I/7-2001.

Fellow—F-Category—11460 Institution Of Valuers

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 Pune Office:---Flat No.5, 'Nathai Apartment', Plot No.1, Mahesh Soc. Opp-Kirti Car Décor, Bibvewadi.Pune.411037.

Ref. No.: 859/UVB/2023

Date: 18/10/2023

VALUATION REPORT—STATE BANK OF INDIA**VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)**

Name & Address of Branch : The Branch Head, State Bank Of India,
Branch- MDC. Satara.


Name of Customer (s)/ Borrower unit: Mr. Prakash Sampatrao Chorge.

Name of owner : Mr. Prakash Sampatrao Chorge.
(For which Valuation Report is Sought)

1.	List of documents produced for perusal		
1.	Purpose for which the valuation is made	Bank Loan- State Bank Of India, Branch-MDC. Satara	
2.	a)	Date of inspection	: 16/10/2023
	b)	Date on which the valuation is made	: 18/10/2023
3.	List of documents produced for perusal		
	i.	Agreement dated STR-2/962/2021 dated 10/02/2021 for Plot no. 1, 33 & 36.	
	ii.	Agreement dated STR-2/963/2021 dated 10/02/2021 for Plot no. 8	
	iii.	N.A Order No. LAND/NA/SR/2803 dated 27/02/2004 issued by Tahsildar Office Satara.	
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		: Mr. Prakash Sampatrao Chorge.
5.	Brief description of the property: Non-agriculture Plot bearing S.N. 156/2, Plot no. 1, 8, 33, 36, Near Kaas Road, At. Chorgewadi, Tal. & Dist. Satara, 415002. [Maharashtra].		
6.	Location of property		
	a)	Plot No. / Survey No.	: S.N. 156/2, Plot no. 1, 8, 33, 36
	b)	Door No.	NA
	c)	T.S. No. / Village	Chorgewadi
	d)	Ward / Taluka	Satara
	e)	Mandal / District	Satara

7	Postal address of the property	:	<u>Non-agriculture Plot</u> bearing S.N. 156/2, Plot no. 1, 8, 33, 36, Near Kaas Road, At. Chorgewadi, Tal. & Dist. Satara, 415002. [Maharashtra].
8	City / Town /Village	:	Village
	Residential Area	:	Residential Area
	Commercial Area	:	No
	Industrial Area	:	No
9	Classification of the area		
	i) High / Middle / Poor	:	Middle
	ii) Urban / Semi Urban / Rural	:	Rural
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Coming Under Village Panchayat Limit
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.	:	No
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No
13	Boundaries of the property	:	
	<u>As per Document</u> For Plot no. 01 North : By Plot no. 14 South : Kaas Satara Road East : By Plot No. 02 West : Adj. S.N. For Plot No. 33 North : By Gat no. 1456/1 South : By 6 mtr. Road East : By Plot no. 32 West : By Plot no. 39 & 9 mtr. Road For Plot No. 36 North : By 6 mtr. Road South : By Plot no. 24 East : By Plot No. 35 West : Adj. S.N. For Plot No. 8 North : By Plot no. 9 South : By Plot no. 6 & 7 East : By Gat no. 156/3 West : By 9 mtr. Road	<u>As On Site</u> For Plot no. 01 North : By Plot no. 14 South : Kaas Satara Road East : By Plot No. 02 West : Adj. S.N. For Plot No. 33 North : By Gat no. 1456/1 South : By 6 mtr. Road East : By Plot no. 32 West : By Plot no. 39 & 9 mtr. Road For Plot No. 36 North : By 6 mtr. Road South : By Plot no. 24 East : By Plot No. 35 West : Adj. S.N. For Plot No. 8 North : By Plot no. 9 South : By Plot no. 6 & 7 East : By Gat no. 156/3 West : By 9 mtr. Road	
14.1	Dimensions of the site	:	
	North	:	NA
	South	:	NA
	East	:	NA
	West	:	NA


14.2	Latitude & longitude	Latitude: 17° 42' 46.2"N Longitude: 73° 53' 37.7"E	
15	Extent of the site: As per Agreement		
	Plot Area	Area in Sq.mt.	Area in Sq.ft.
	Plot no. 01	720	7747.20
	Plot no. 33	665	7155.40
	Plot no. 36	442	4755.92
	Plot no. 08	614	6606.64
		2441	26265.16
16	Extent of the site considered for valuation : Same As Above		
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Open Plot
II.	CHARACTERSTICS OF THE SITE		
1	Classification of locality	:	Hilly Area
2	Development of surrounding areas	:	Good--Developing
3	Possibility of frequent flooding/ submerging	:	No
4	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Within a distance of 5-6 Km.
5	Level of land with topographical conditions	:	Property is located on Base side of Hill Top Area
6	Shape of land	:	Regular Rectangular
7	Type of use to which it can be put	:	Open Plot
8	Any usage restriction	:	No
9	Is plot in town planning approved layout?	:	Yes
10	Corner plot or intermittent plot?	:	Intermittent Plot
11	Road facilities	:	Available
12	Type of road available at present	:	Tar Road
13	Width of road - is it below 20 ft. or more than 20 ft.	:	More Than 20 ft.
14	Is it a Land - Locked land?	:	No
15	Water potentiality	:	Good
16	Underground sewerage system	:	Not Available
17	Power supply is available in the site	:	Available
18	Advantages of the site	:	Approach for property is good
19	General remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc	:	NA
	1.	:	NA
	2.	:	NA
Part - A (Valuation of land)			
1	Size of plot		
	North & South	:	NA
	East & West	:	NA
2	Total extent of the plot: Plot Area = 2441.00 Sq.mtr. i.e. 26265.16 Sq.ft		

3	<p>Prevailing market rate: SALE INSTANCE SAWARI NEAR BAMNOLI.SATARA. 1)Saleded No.276/2016-Dt.02/04/2016-Rs.17,50,000.00 Plot Area=132.40 Sq.m. Plot Rate Rs.13,217.52 Per Sq.m.=1227.94 Per Sq.ft.</p> <p>2) Saleded No.275/2016-Dt.02/04/2016-Rs. 18,00,000.00 Plot Area=139.40 Sq.m. Plot Rate Rs.12,912.48 Per Sq.m.=1199.60 Per Sq.ft.</p> <p>3) Saleded No.277/2016-Dt.02/04/2016-Rs.16,00,000.00 Plot Area=139.40 Sq.m. Plot Rate Rs.11477.76 Per Sq.m.=1066.31 Per Sq.ft.</p> <p>***Above Saleded Made Are On Higher Side. Now In This Area Non-Agricultural Plot Rates Are Rs.400.00 To Rs.600.00 Per Sq.ft.</p> <p>***Chorgewadi Sale Instances Not Available. Chorgewadi Property Site Is Just 14 Km From Satara City. Hence Comparing with Sawari sale instance Plot Rate Adopted-- 600.00 Per Sq.ft.</p>	
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Guideline Rate Of Plot-Rs.1,080.00 Per Sq.m.
Govt. Value Of Plot = Rs. 26,36,280.00 Says Rs. 26,37,000.00

Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed):



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home

Valuation Guidelines | User Manual

Year2023-2024LanguageEnglish

Selected DistrictSatara

Select TalukaSatara

Select VillageChorgewadi

Vibhag Number2

Assesment Type	Assesment Range	Rate Rs/-	Unit
ऊस शेती	0-7.50	1908500	हेक्टर
ऊस शेती	7.51-प्लॉट मुंडे	2299000	हेक्टर
गुणी जमीन	0-0	1080	चौरस मीटर
गुणी जमीन	0-0	1190	चौरस मीटर
नगरपालिका जमीनी	0-0	1090	चौरस मीटर
औद्योगिक विकासात्मक जमीनी	0-0.00	1080	चौरस मीटर

5	Assessed / adopted rate of valuation	:	Plot Rate--Rs.600.00 Per Sq.ft.
6	Estimated value of land	:	FSI Allowed =1.10 26265.16 Sq.ft. x Rs.600.00 =Rs.1,57,59,096.00 Says Rs. 1,57,60,000.00

Part - B (Valuation of Building)

1	Technical details of the building	
a)	Type of Building (Residential / Commercial / Industrial)	: Not applicable

b)	Type of construction (Load bearing / RCC / Steel Framed)	:	Not applicable
c)	Year of construction	:	Not applicable
d)	Number of floors and height of each floor including basement, if any	:	Not applicable
e)	Plinth area floor-wise: Not applicable		
f)	Condition of the building	:	
i)	Exterior - Excellent, Good, Normal, Poor	:	Not applicable
ii)	Interior - Excellent, Good, Normal, Poor	:	Not applicable
f)	Date of issue & validity of layout of approved plan.	:	Not applicable
g)	Approved plan issuing authority.	:	Not applicable
h)	Whether genuineness or authenticity of approved plan is verified	:	Not applicable
i)	Any other comments by our empanelled valuers on authentic of approved plan.	:	Not applicable
j)	Remarks, if any	:	Not applicable

Specifications of construction (floor-wise) in respect of -

S.No.	Description	
1	Foundation	Not applicable
2	Basement	Not applicable
3	Superstructure	Not applicable
4	Joinery / Doors & Windows	Not applicable
5	R.C.C. Works	Not applicable
6	Plastering	Not applicable
7	Flooring, skirting, dadoing	Not applicable
8	Special finish as marble, granite, wooden paneling, grills etc.	Not applicable
9	Roofing including weather proof course	Not applicable
10	Drainage	Not applicable
2	Compound Wall	: 4 Cement Pole Observed at Site for Each Plot
	Height	: ----
	Length	: ----
	Type of construction	: Not applicable
3	Electrical installation	
	Type of wiring	: Not applicable
	Class of fittings (superior / ordinary / poor)	: Not applicable
	Number of light points	: NA
	Fan points	: NA
	Spare plug points	: NA
	Any other item	: NA
4	Plumbing installation	
a)	No. of water closets and their type	: NA
b)	No. of wash basins	: NA



c)	No. of urinals	:	NA
d)	No. of bath tubs	:	NA
e)	Water meters, taps etc.	:	NA
f)	Any other fixtures	:	NA

Details of valuation

A) Valuation of building :

Sr. No	Particulars of item	Plinth Area Sq.ft.	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1.	NA	NA	NA	NA	NA	NA	NA	NA
								NA

Part - C (Extra Items)

(Amount in Rs.)

1	Portico	:	NA
2	Ornamental front door	:	NA
3	Sit out / Verandah with steel grills	:	NA
4	Overhead water tank	:	NA
5	Extra steel / collapsible gates	:	NA
	Total	:	NA

Part - D (Amenities)

(Amount in Rs.)

1	Wardrobes	:	NA
2	Glazed tiles	:	NA
3	Extra sinks and bath tub	:	NA
4	Marble / ceramic tiles flooring	:	NA
5	Interior decorations	:	NA
6	Architectural elevation works	:	NA
7	Paneling works	:	NA
8	Aluminum works	:	NA
9	Aluminum hand rails	:	NA
10	False ceiling	:	NA
	Total	:	NA

Part - E (Miscellaneous)

(Amount in Rs.)

1	Separate toilet room	:	NA
2	Separate lumber room	:	NA
3	Separate water tank / sump	:	NA
4	Trees, gardening	:	NA
	Total	:	NA

Part - F (Services)

(Amount in Rs.)

1	Water supply arrangements	:	NA
2	Drainage arrangements	:	NA
3	Compound wall, entrance gate. (lumber sum)	:	NA
4	C.B. deposits, fittings etc.	:	NA
5	Pavement & Open Space Development	:	Rs.00.00
	Total	:	NA



Nature and sources of the information used or relied upon;	Local enquiry in the surrounding vicinity & real estate agents. Also from Rate of construction & market rates of land.
Procedures adopted in carrying out the valuation and valuation standards followed;	Actual site visit conducted along with my assistant Mr. Hanmnat Chavan & Mr. Prakash Sampatrao Chorge. The valuation report was prepared by adopting Plot Value+ Construction Value method of valuation.
Restrictions on use of the report, if any;	The report is only valid for the purpose mentioned in report.
Major factors that were taken into account during the valuation;	i) Marketability. ii) Supply & demand. iii) Locality. iv) Construction quality.
Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	No such circumstances were noticed.
Background information of the asset being valued;	Yes
Purpose of valuation and appointing authority	Bank Loan

Date : 18/10/2023

Place : Satara.



UMESH V. BHONSALE
Govt. Regd.
Valuer
CAT-I/7-2001
Chartered Engineer
B.E. (Civil) MIE.FIV.MICA.
Govt. Registered Valuer
Licence No.-CAT-I/7-2001.
Chartered Engineer
MIE—M/124335/1



(Annexure)**MODEL CODE OF CONDUCT****Integrity & Fairness**

1. A valuer shall, in the conduct of his business, follow high standards of integrity and fairness in all his dealings with clients & other valuers.
2. A valuer shall maintain integrity by being honest, straightforward and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he provides true & adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence & due care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge & skill to provide competent professional service based on up to date developments in practice prevailing regulations/ guidelines & techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his expertise or deny his duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by a valuer.
10. A valuer shall not carry out any instruction of the client in so far as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

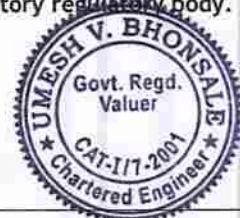
12. A valuer shall act with objectivity in his professional dealings by ensuring that his decisions are made without the presence of any bias, conflict of interest, coercion or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he or any of his relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his professional relationships and shall conduct the valuation independent to external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties & interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he first becomes aware of the possibility of his association with the valuation, and in accordance with the Securities & Exchange Board of India (Prohibitions of Insider Trading) Regulation 2015 or till the time the valuation report becomes public whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering 'convenience valuations' in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge the success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company which has come to his knowledge without proper & specific authority or unless there is a legal or professional right or duty to disclose.

Information management

21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken the reasons for taking the decision and the information & evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his decision & actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuer organization with which he is registered or any statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the tribunal, Appellate Tribunal, the registered valuers organization with which he is registered or any other statutory regulatory body.



Total abstract of the entire property**B) Market value after completion :**

Part - A	Plot	:	Rs.1,57,60,000.00
Part - B	Building	:	NA
Part - C	Extra items	:	NA
Part - D	Amenities	:	NA
Part - E	Miscellaneous	:	NA
Part - F	Services	:	NA
	Total	:	Rs.6,54,97,000.00

After Completion -

Market Value	Rs.1,57,60,000.00	Rupees One Crore Fifty Seven Lakhs Sixty Thousand Only
<u>Realizable Value 95%</u>	Rs.1,49,72,000.00	Rupees One Crore Forty Nine Lakhs Seventy Two Thousand Only
Distress Value 80%	Rs.1,26,08,000.00	Rupees One Crore Twenty Six Lakhs Eight Thousand Only
<u>Guideline Value</u>	Rs.26,37,000.00	Rupees Twenty Six Lakhs Thirty Seven Thousand Only

Date :18/10/2023

Place :Satara



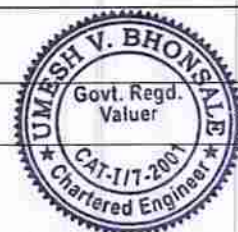
Umesh V. Bhonsale
B.E.[Civil] MIE.FIV.MICA.
Govt. Registered Valuer
Licence No.-CAT-I/7-2001.
Chartered Engineer
MIE—M/124335/1



DECLARATION (ANNEXURE - I)

a.I, Mr. Umesh Vyankatrao Bhonsale son of Mr. Vyankatrao Dnyanoba Bhonsale do hereby solemnly affirm & state that :
b.I am a citizen of India.
c.I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
d.The information furnished in my valuation report dated 18/10/2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
e.I have inspected the property on 16/10/2023. The work is not sub-contracted to any other valuer and carried out by myself.
f.Valuation report is submitted in the format prescribed by the bank.
g.I have not been depanelled/delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
h.I have not been removed/ dismissed from service/employment earlier.
i.I have not been convicted of any offence and sentenced to a term of Imprisonment;
j.I have not been found guilty of misconduct in my professional capacity.
k.I have not been declared to be of unsound mind.
l.I am not an undischarged bankrupt or has not applied to be adjudicated as a bankrupt.
m.I am not an undischarged solvent.
n.I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for appeal before Commissioner of Income Tax (appeals) or Income tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income Tax Appellate Tribunal, & five years have not elapsed after levy of such penalty.
o.I Have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958.
p.My Pan card is ABMPB9647D & GST No.27ABMPB9647D1ZJ
q.I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as valuer.
r.I have not concealed or suppressed any material information, facts and records and I have made a complete & full disclosure.
s.I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
t.I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
u.I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
vi am registered under Section 34 AB of the Wealth Tax Act, 1957.
wI am valuer not yet registered with Insolvency & Bankruptcy Board of India (IBBI).
xMy CIBIL score & credit worthiness is as per Bank's Guidelines.
y.I am the proprietor who is competent to sign this valuation report.
z.I will undertake the valuation work on receipt of letter of engagement generated from the system only.
Further, I hereby provide the following information.

Particulars	Valuer comment
Background information of the asset being valued;	Property in question is owned by Mr. Prakash Sampatrao Chorge.
Purpose of valuation and appointing authority	Bank Loan from State Bank Of India. MIDC. Satara.
Identity of the valuer and any other experts involved in the valuation;	Mr. Umesh V. Bhonsale B.E.(Civil) MIE. FIV. MICA.
Disclosure of valuer interest or conflict, if any;	No
Date of appointment, valuation date and date of report;	Date of appointment -16/10/2023 Valuation date 18/10/2022 Date of report -18/10/2022
Inspections and/or investigations undertaken;	Site inspection was carried on 16/10/2022 along with Mr. Prakash Sampatrao Chorge.



24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation for production before a regulatory authority or a for peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.
Gifts & hospitality 25. A valuer or his relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. Explanation : For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013). 26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself or to obtain or retain an advantage in the conduct of profession for himself.
Remuneration & costs. 27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken and is not inconsistent with the applicable rules. 28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.
Occupation, employability & restrictions 29. A valuer shall refrain from accepting too many assignments if he is unlikely to be able to devote adequate time to each of his assignments. 30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.
Miscellaneous 31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer. 32. A valuer shall follow this code as amended or revised from time to time.

Date : 18/10/2023

Place : Satara



Umesh V. Bhonsale
 B.E. [Civil] MIE.FIV.MICA.
 Govt. Registered Valuer
 Licence No.-CAT-117-2001.
 Chartered Engineer
 MIE—M/124335/1



The undersigned has inspected the property detailed in the Valuation Report dated 18/10/2023 on 16/10/2023. We are satisfied that the fair and reasonable market value of the property is Rs. 14972000 (Rupees one crore forty nine lakhs seventy two thousand only).



Shuustatan

Signature
 (Name of the Branch Manager)

Date: